



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

### Testimony

### Human Services Committee

**March 6, 2014**

**Raised H.B. No. 322: AN ACT CONCERNING A BEHAVIORAL HEALTH CLEARINGHOUSE.**

Senator Slossberg, Representative Abercrombie, and members of the Human Services Committee, the Insurance Department appreciates the opportunity to provide testimony on raised **Senate Bill No. 322: An Act Concerning a Behavioral Health Clearinghouse**. Generally, S.B. 322 would provide a central resource for information and referrals for behavioral health services under the auspices of the Office of the Health Care Advocate. The Insurance Department does support the underlying intent of the bill. However, should the bill move forward, the Department respectfully requests it does so with joint favorable substitute language.

As currently written, Section 1(g)(5) of this bill would instruct the OHA to identify gaps in services and barriers specifically associated with "private insurers". This provision would be duplicative with regard to fully insured plans. The Insurance Department in collaboration with the Department of Mental Health and Addiction Services (DHMAS) is currently engaged in just such an activity. As such, the Department would suggest the Committee amend (g)(5) of bill to state that this effort will remain solely under the auspices of the Insurance Department with assistance from DHMAS.

Additionally, OHA appears to already have the statutory authority under 38a-1041.(e) and (f) to create a clearinghouse (see 38a-1041(e)(f) below).

(e) On or before October 1, 2005, the Managed Care Ombudsman shall establish a process to provide ongoing communication among mental health care providers, patients, state-wide and regional business organizations, managed care companies and other health insurers to assure: (1) Best practices in mental health treatment and recovery; (2) compliance with the provisions of sections 38a-476a, 38a-476b, 38a-488a and 38a-489; and (3) the relative costs and benefits of providing effective mental health care coverage to employees and their families. On or before January 1, 2006, and annually

thereafter, the Healthcare Advocate shall report, in accordance with the provisions of section 11-4a, on the implementation of this subsection to the joint standing committees of the General Assembly having cognizance of matters relating to public health and insurance.

(f) On or before October 1, 2008, the Office of the Healthcare Advocate shall, within available appropriations, establish and maintain a healthcare consumer information web site on the Internet for use by the public in obtaining healthcare information, including but not limited to: (1) The availability of wellness programs in various regions of Connecticut, such as disease prevention and health promotion programs; (2) quality and experience data from hospitals licensed in this state; and (3) a link to the consumer report card developed and distributed by the Insurance Commissioner pursuant to section 38a-478f.

The Insurance Department appreciates the opportunity to provide testimony to the Committee and looks forward to working on this bill with the Chairs and members of the Human Services Committee should the bill move forward. Thank you for your consideration.

**About the Connecticut Insurance Department:** The mission of the Connecticut Insurance Department is to protect consumers through regulation of the industry, outreach, education and advocacy. The Department recovers an average of more than \$4 million yearly on behalf of consumers and regulates the industry by ensuring carriers adhere to state insurance laws and regulations and are financially solvent to pay claims. The Department's annual budget is funded through assessments from the insurance industry. Each year, the Department returns an average of \$100 million a year to the state General Fund in license fees, premium taxes, fines and other revenue sources to support various state programs, including childhood immunization.

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